

REMARKS

The remaining issue regarding this application is the rejection of claims 22-51 under 35 U.S.C. §102. The Examiner has maintained the rejection of Claims 22-51 under 35 U.S.C. §102 as being anticipated by Abbruzzese et al., US Patent 5,557,515 (hereinafter "Abbruzzese"). In response to the rejections, Applicants have amended the claims to clarify that tasks are provided to an employee assigned to a claim. In particular, Claim 22 has been amended to recite a client component that enables "access by an assigned claim handler to a plurality of tasks that achieve an insurance related goal upon completion." Similarly, Claim 31 has been amended to include a step of providing a task "to a client component accessible by an assigned claim handler." Finally, claim 36 has been amended to include a step of transmitting a determined task to a task assistant "accessible by an assigned claim handler, wherein the client device displays the determined task."

Abbruzzese is cited for disclosing a system that provides claim office supervisors and other staff members with the ability to maintain an accurate record of all activities undertaken in the processing of an insurance claim and the further ability to quickly and easily access the complete claim file. (Column 3, lines 11-17). Specific reference is made in the Office Action that Abbruzzese et al discloses that "an operator accesses the local computer through a terminal, where he requests (usually through a displayed menu) a series or input screens called the Loss Protection Transaction ('LPTX')." (Column 3, lines 45-50). In particular, an operator is able to manually input information for a Loss Notice associated with an insurance business, for example workmen's compensation, automobile, property/liability, fidelity/surety etc, into a series of LPTX screens on a computer, where this information is inputted into a claim file created with the LPTX and stored at a local database. Next, this information is routed to a supervisor or a claim handler for claim processing. (Column 3, lines 45-62 and Column 4, lines 5-45).

It is also suggested in the Office Action that the "task library database for storing rules for determining tasks to be completed upon an occurrence of an event" is functionally equivalent to the series of input screens called Loan Processing transactions (LPTX) in the prior art, whose presentation embodies 'rules' for performing tasks related

to each particular line of business subject to the claim (column 3, line 44, to column 4, line 44). That is, it is suggested that rules for determining tasks are inherent in the order and presentation of the input screens for each claims process, and that Figure 1 shows at least one rule for determining the task 'MAKE COPY' (i.e., if the Notice of Loss is not received in duplicate, then make a copy). Finally, it is suggested that the task library is the collection of these rules and screens that form the LPTX. (Office Action, page 6).

Applicants further reiterate their view that the LPTX screens do not include a list of tasks as claimed. However, Applicants have amended the claims to indicate that the tasks are provided to an assigned employee to more clearly distinguish the invention over Abbruzzese. Applicants further note that Figure 1 of Abbruzzese is related to a prior art method for claim processing. The description of the flow chart of Figure 1 does not indicate that the steps of Figure 1 are performed by a computer system, and appear to be a manual process. More importantly, the steps of Figure 1 and the LPTX screens relied upon by the Examiner are related to data entry steps which are prior to a claim being assigned to a claim handler.

For the reasons set forth above, Applicants respectfully submit that independent claims 22, 31 and 36 as amended are clearly not anticipated by Abbruzzese. Applicants further submit that the dependent claims are allowable for the same reasons that the independent claims are believed allowable. Applicants respectfully request passage to allowance. The Examiner is invited to contact the undersigned attorneys for the Applicants via telephone if such communication would expedite allowance of this application.

Respectfully submitted,



Marc V. Richards
Registration No. 37,921
Attorney for Applicants

VERSION WITH MARKINGS TO SHOW CHANGES MADE

In the Claims:

✓ Amend 22, 31, 36
Please cancel claims 1-21 and ~~add new~~ Claims ~~22-31~~ as follows:

22. (Amended) A system for generating tasks to be performed in an insurance organization, the system comprising:

- an insurance transaction database for storing information related to an insurance transaction;
- a task library database for storing rules for determining tasks to be completed upon an occurrence of an event;
- a client component in communication with the insurance transaction database configured for providing information relating to the insurance transaction, said client component enabling access by an assigned claim handler to a plurality of tasks that achieve an insurance related goal upon completion; and
- a server component in communication with the client component, the transaction database and the task library database, the server component including an event processor, a task engine and a task assistant;

wherein the event processor is triggered by application events associated with a change in the information, and sends an event trigger to the task engine; wherein in response to the event trigger, the task engine identifies rules in the task library database associated with the event and applies the information to the identified rules to determine the tasks to be completed, and populates on a task assistant the determined tasks to be completed, wherein the task assistant transmits the determined tasks to the client component.

31. (Amended) An automated method for generating tasks to be performed in an insurance organization comprising:

- monitoring a transaction database containing information relating to an insurance transaction;

in response to certain changes in the information, identifying an event associated with the change;

in response to the identified event, retrieving rules stored in a rules database, said retrieved rules being associated with said identified event;

determining a task to be completed based on said retrieved rules and on the information;

assigning said task to [an employee] a claim handler or group of [employees] claim handlers for completion;

providing said task to a client component accessible by an assigned claim handler;

displaying information associated with said task on a user interface of said client component;

capturing data entered through the user interface and storing said data in said transaction database; and

identifying said task as completed.

36. (Amended) An automated method for generating tasks to be performed in an insurance organization, the method comprising:

transmitting information related to an insurance transaction;

determining characteristics of the information related to the insurance transaction;

applying the characteristics of the information related to the insurance transaction to rules to determine a task to be completed;

transmitting the determined task to a task assistant accessible by an assigned claim handler, wherein [the task assistant] said client component displays the determined task;

allowing an authorized user to edit and perform the determined task and to update the information related to the insurance transaction in accordance with the determined task;

storing the updated information related to the insurance transaction; and generating a historical record of the completed task.